

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

Anthony J. Costanzo,  
Kimberly A. Katchen-Costanzo

*Debtors.*

Case No. 24-11448-AMC  
Chapter 13

**Notice of Omnibus Objection to Claims and Hearing Date**

The Debtors in the above-captioned matter have filed an objection to various proofs of claim filed in this bankruptcy case. Claimants receiving this notice should locate their names and claims in Exhibit A of this notice.

1. **Your claim may be reduced, modified, or eliminated.** You should read these papers carefully and discuss them with your attorney, if you have one. (If you do not have an attorney, you may wish to consult an attorney).
2. **If you do not want the court to change or eliminate your claim, you or your lawyer must attend the hearing on the objection,** scheduled to be held telephonically on Wednesday, October 2, 2024, at 10:00 a.m. before Chief U.S. Bankruptcy Judge Ashely M. Chan. To attend the hearing, dial 877-873-8017 and enter access code 3027681. If you or your attorney do not attend the hearing on the objection, the court may decide that you do not oppose the objection to your claim.
3. **If you intend to appear at the hearing** to contest the objection to your claim, **you must notify the person listed below on or before Wednesday, September 25, 2024.** If you do not notify the person listed below that you intend to appear, the Objector will be entitled to a postponement of the hearing.

Michael A. Cibik  
Cibik Law, P.C.  
1500 Walnut Street, Suite 900  
Philadelphia, PA 19102  
215-735-1060  
mail@cibiklaw.com

Dated: August 22, 2024

**Exhibit A**

<b>Claim No.</b>	<b>Claimant</b>	<b>Amount of Claim</b>	<b>Reason for Objection</b>
1	Merrick Bank	\$2,908.84 (Fully Unsecured)	Statute of limitations expired (Last payment: 02/12/2016)
2	Merrick Bank	\$4,118.62 (Fully Unsecured)	Statute of limitations expired (Last payment: 01/22/2016)
4	LVNV Funding, LLC	\$1,819.73 (Fully Unsecured)	Statute of limitations expired (Last payment: 03/30/2016)
5	LVNV Funding, LLC	\$698.33 (Fully Unsecured)	Statute of limitations expired (Last payment: 01/19/2016)
6	LVNV Funding, LLC	\$4,586.47 (Fully Unsecured)	Statute of limitations expired (Last payment: 01/15/2016)
7	LVNV Funding, LLC	\$1,057.39 (Fully Unsecured)	Statute of limitations expired (Last payment: 03/30/2016)
10	American Express National Bank	\$2,407.51 (Fully Unsecured)	Statute of limitations expired (Last payment: 02/2016)
12	LVNV Funding, LLC	\$9,603.56 (Fully Unsecured)	Statute of limitations expired (Last payment: 03/01/2016)
13	CACH, LLC	\$12,499.89 (Fully Unsecured)	Statute of limitations expired (Last payment: 05/17/2006)
18	CACH, LLC	\$11,905.08 (Fully Unsecured)	Statute of limitations expired (Last payment: 2013)
21	Bank of America, N.A.	\$1,188.07 (Fully Unsecured)	Statute of limitations expired (Last payment: 02/12/2016)
22	Bank of America, N.A.	\$5,246.92 (Fully Unsecured)	Statute of limitations expired (Last payment: 01/08/2016)
23	Bank of America, N.A.	\$2,879.44 (Fully Unsecured)	Statute of limitations expired (Last payment: 01/16/2016)
24	Bank of America, N.A.	\$3,932.25 (Fully Unsecured)	Statute of limitations expired (Last payment: 01/18/2016)